

Certificate Number: 05781-PAW-DE-037628670

Bankruptcy Case Number: 23-20811



05781-PAW-DE-037628670

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on July 27, 2023, at 7:02 o'clock PM PDT, Joseph Garris completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: July 27, 2023 By: /s/Allison M Geving

Name: Allison M Geving

Title: President